

Spokane Neighborhood Action Programs Spokane, WA

Project Title Spokane Neighborhood Action Program (SNAP) IDA Program

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Grant Amount \$35,000

Nonfederal Support \$35,000

Project Period September 2004 – September 2009

Highlights Spokane Neighborhood Action Program (SNAP) proposes to build on

its existing AFI-supported program, which was first funded in 2001 under the State Temporary Assistance for Needy Families (TANF) program. Under the 2004 AFI grant, SNAP will offer IDAs to 16 participants at a \$2 to \$1 match rate. Participants will be able to use their IDAs for microenterprise, homeownership, and post-secondary

education.

The program also strives to reach those who are not yet ready for an IDA, by helping them establish a bank account, learn to manage their

finances, and start developing a savings plan.

Target Population Low-income families with children, minorities and immigrants, and

residents of the Federal Empowerment Zone in Spokane County,

Washington, with potential service to adjacent counties.

Grantee/Collaborative Description

SNAP is a Community Action Agency serving over 12,000 families each year. In addition to immediate assistance, SNAP provides long-term family counseling to address the underlying issues that cause families to be in crisis. The agency also addresses systemic issues, such as the availability and quality of affordable housing, and offers economic development programs including financial services, microenterprise development, and IDAs, intended to establish long-term economic independence.

Financial institution partners are US Bank, Farmers and Merchants Bank, Wells Fargo Bank, and Sterling Savings Bank. Partners for the introductory program for the unbanked include two credit unions (Numerica and Washington State Employees Credit Union), as well as the Washington State and National credit union foundations, which will provide funding.